

澳洲广播电台

金融英语

金融世界 第一讲 货币的历史和基本功能

二十四集教学节目金融世界为您介绍金融与货币的基本知识，同时结合内容为您讲解金融英语，欢迎您上网学习。第一集为您介绍货币产生与发展的历史，以及货币的基本功能。

欢迎收听澳洲广播电台中文部制作的金融世界节目，我是马健媛。

我是刘江。

经济是现代社会生活的重要组成部分，每天的新闻报道中都充满了有关预算赤字、股票风波、经济上扬或衰退的消息。但是，货币、市场和经济到底是什么？全球或地区的经济究竟是如何运作的？政府的政策又会如何影响到一个国家的经济状况呢？

请收听金融世界！

现代人的衣食住行都离不开钱，也就是货币。

一个澳大利亚人要买些苹果和香蕉，售货员告诉他要付多少钱。

那么货币是怎样发展到今天的形态并且几乎主宰了我们全部的生活呢？澳大利亚一位著名的财经记者卡鲁特别为我们介绍了货币的历史。

卡鲁在她的介绍中说到这样几个词汇：

1 Precious metal 贵金属

2 Sweating the money 从货币里提取贵金属成分

3 Holey dollar

有洞的钱币，这是十九世纪在澳大利亚新南威尔士州流通的货币，因为缺乏金属材料而将钱币穿洞

4 Token 辅币，具有象征性的货币，代表的价值高于本身的价值

5 Plastic note 塑料钞票

6 Plastic card (塑料) 信用卡，也叫 credit card

下面我们逐段听一遍卡鲁的这段谈话：

Money's got a very colourful history, because a number of things have been used in the place of what we use as money. Feathers, shells, cloth ...salt in Roman times when the Roman soldiers were paid in salt and that's how we get the word salary, from the Latin sal for salt.

澳洲广播电台

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历史上的货币五花八门。古时候，羽毛、贝壳、布料甚至盐都曾都是交换工具。古罗马士兵得到的军饷就是盐。盐这个词也是英文“工资”这个词的起源。拉丁文Sal的意思是盐，英文中工资Salary就是从它演变而来的。

And a number of tribes used cattle, which were useful because they were transportable. But they were quite bulky and you weren't always sure of the size of cattle you were going to get, so there was a problem there of quality.

还有一些部落以牲畜作为交换媒介。这很有用，因为牲畜可以运来运去。但是它们体积庞大，而且无法确切知道你将要得到的牲畜的大小，因此存在质量方面的问题。

In the ninth century in China we had paper money for the first time. It wasn't quite the paper money that we know, it was more like a piece of paper saying a promise to pay.

九世纪时在中国首次出现了纸币。这种纸币与我们现在使用的不同，更象是一种欠条。

And then in the seventh century we had money in the form of precious metal. There was always a problem of making sure that the coin that you got had enough precious metal in it to give it a value. When things got tough, you often found some civilisations were quite good at what they called sweating the money, which was effectively taking out the precious metal content so that what you got actually wasn't what you thought you got.

另外在七世纪时出现了贵金属货币。但如何确切知道货币中有足够的贵金属含量以使它具有相应的价值则一直是个问题。当时局艰难时，一些文明古国会从这种货币中提取贵金属成份，使得货币已不再拥有你原来以为它拥有的价值。

And we have a form of that here in Australia when we had the holey dollar ... when we had a coin with a hole in the middle because there was a shortage of metal.

澳大利亚就曾有过一种这类的货币，一种中间有个洞的货币。这是由于当时缺乏铸币金属的缘故。

And in those days, Spanish coins were used a lot. Sometimes stores used certain tokens because there was a shortage of actual coinage. And then there is money as we know it today in notes and coins - plastic notes.

那时候西班牙硬币广为流通。有时商店里因为没有足够的硬币而使用一些代用币。后来就有了我们现在使用的纸钞、硬币，还有塑料钞票。

And of course, if we were doing this program in a hundred years time we might talk about quaint

澳洲广播电台

金融英语

little things called money, notes and coins, because all we'd be using would be plastic card.

当然，如果我们在一百年之后再来制作这一节目，我们可能就会谈论一些奇特有趣的叫做钱、纸币或是硬币的小东西，因为到那时我们大概只使用塑料卡了。

下面再请您完整收听一遍澳大利亚财经记者卡鲁关于货币历史的介绍。（略）

接下来澳大利亚墨尔本大学商学院的哈珀教授解释了货币的三个基本功能：

We look at the functions of money. Firstly it's a medium of exchange, so it's some commodity which facilitates the exchange of goods and services.

It is also a unit of account, which means that we use money to reckon prices and reckon values for comparisons between goods and services or over time.

And thirdly, money is a store of value. It is an asset. It's something that we can use to store value away to be retrieved at a later point in time. So we can not consume today, we can hold money instead - and transfer that consumption power to some point in the future.

哈珀教授说，货币的三个功能是：

1 Medium of exchange 交换媒介

2 Unit of account 计算单位

3 Store of value 价值储存手段

下面是哈珀教授讲话的中文翻译：

首

先货币是一种交换媒介，是帮助其他货物与服务进行交换的手段。其次它是一种计算单位，就是说我们用钱来测量货物、服务或时间之间的价格和价值的比较。第三它是价值存储手段，是一种资产。我们可以用它把价值储存起来，在以后的某个时刻再取回。这样我们不必现在就把它用掉，而是可以存着钱，把这种消费能力转移到将来的某个时刻。

下面请再听一遍墨尔本大学商学院哈珀教授介绍的货币的三个功能。（略）

最后我们复习一遍这一讲中出现的一些英文词汇：

1 Precious metal 贵金属



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- 2 Sweating the money 从钱币里提取贵重金属成分
- 3 Token 辅币，具有象征性的货币，代表的价值高于本身的价值
- 4 Plastic note 塑料钞票
- 5 Plastic card 信用卡，也叫 credit card
- 6 Medium of exchange 交换媒介
- 7 Unit of account 计算单位
- 8 Store of value 价值储存手段

在这一讲中我们为您简单介绍了货币的历史和功能。在下一讲中我们要请专家谈谈货币的特性和名义货币，欢迎您收听。

